



IDAHO
DEPARTMENT OF FINANCE

C.L. "BUTCH" OTTER
Governor

GAVIN M. GEE
Director

2012/2013 REGULATED LENDER AND PAYDAY LENDER LICENSE RENEWAL PROCESS

*To Avoid Delays, the Department Encourages Submission of
License Renewal Forms by May 15, 2012*

The 2012/2013 Regulated Lender and Payday Lender Renewal period is currently in process. Renewal forms may be found on the Department of Finance website at <http://finance.idaho.gov/ConsumerFinance/ConsumerLenderForms.aspx>. **RENEWAL FORMS WILL NOT BE MAILED TO LICENSEES.** If you have any difficulty retrieving these documents from the Department's website, please call: (208) 332-8002 option 5.

Please read the renewal form completely as it contains important information needed to successfully complete the license renewal process. Licenses that do not have renewals postmarked *and complete* by **May 31, 2012**, will expire by operation of law and all Idaho activities conducted under the Idaho Credit Code will have to cease. There is no reinstatement period and there are no extensions. The Department strongly encourages its licensees to **BEGIN THE RENEWAL PROCESS IMMEDIATELY TO HELP ENSURE AGAINST UNNECESSARY INTERRUPTION OF BUSINESS ACTIVITIES.** Licensees who delay the submission of their license renewal forms typically find that they do not have adequate time to cure license renewal deficiencies, which leads to the unnecessary expiration of existing licenses and the necessity of starting over with a new license application and application fees.

PAPER LICENSES ARE NO LONGER ISSUED BY THE DEPARTMENT OF FINANCE UPON SUCCESSFUL RENEWAL. To verify renewal completion, or to verify active licensure, please visit the Department's website at

<http://finance.idaho.gov/ConsumerFinance/ConsumerCreditLicense.aspx>.

Please check each category of license type from the drop-down menu if you do not immediately find a listing of your organization. Renewed licenses will reflect a new expiration date of May 31, 2013.

If you have any questions, please contact the licensing section of the Consumer Finance Bureau at (208) 332-8002 option 5.

CONSUMER FINANCE BUREAU
800 Park Blvd, Ste 200, Boise, ID 83712
Mail To: P.O. Box 83720, Boise ID 83720-0031
Phone: (208) 332-8002 Fax: (208) 332-8096
<http://finance.idaho.gov>

PROTECTING THE INTEGRITY OF IDAHO FINANCIAL MARKETS



Mail:
Idaho Department of Finance
P.O. Box 83720
Boise, ID 83720-0031
(208) 332-8002

Overnight:
Idaho Department of Finance
800 Park Boulevard, Suite 200
Boise, ID 83712

2012 Annual Renewal Form For
IDAHO LICENSED REGULATED LENDERS AND PAYDAY LENDERS
(The term "Regulated Lender" includes finance companies, wholesale mortgage lenders, and vehicle title lenders)

Full Legal Name of Applicant		
DBA, or Assumed Name of Applicant, if Applicable:		
Home/Main Office Street Address:		
City:	State:	Zip Code:
Mailing Address (street or post office box):		
City:	State:	Zip Code:
Business Phone Number:	Business Fax Number:	
Email Address:	Website: www.	

PLEASE ANSWER THE FOLLOWING. DO NOT LEAVE ANY ANSWERS BLANK.

1. **Has the manager/branch manager for this "home/main" office location, or of any branch office location, changed since the last license renewal or since initial licensing if after April 1, 2011?**
Yes_____ No_____
****If yes, please provide a Form(s) ICC2 and a detailed resume(s) of experience for each manager*

2. **Has the licensee made any changes to its name, d/b/a or structure type since the last license renewal or since initial licensing if after April 1, 2011?**
Yes_____ No_____
****If "Yes" please contact the Department for additional filing instructions.*

3. **Contact Person:**

This person will be responsible for all Department communications such as licensing, license renewals, examinations, newsletters, press releases, etc., and dissemination to any appropriate parties. Provision of a contact name and email address, and keeping them current on file with the Idaho Department of Finance is the responsibility of the licensee and is mandatory to obtain and retain a license.

_____ Name	_____ Phone/Fax
_____ Address	_____ Email (email address is required)

4. The licensee remains in good standing with the Idaho Secretary of State's office. Yes_____ No_____
5. The background disclosure information previously provided to the Department in any license application/renewal process is accurate and current including, but not limited to, criminal, civil, arbitration, termination and regulatory disclosures pertaining to the licensee, its officers, directors, members, partners, and parties with a twenty-five percent (25%) or more equity ownership in the licensee. Yes_____ No_____

(If updates are necessary, please obtain a Form ICC1 from the Department's website at <http://finance.idaho.gov> and file amended responses to the disclosure questions, to include the completion and signature sections on page 1 as well as supporting documents and explanations).

6. The licensee, if conducting lending activities on dwellings (as defined by the federal truth in lending act which includes manufactured housing and other structures used as residences) in Idaho, has registered on the Nationwide Mortgage Licensing System (NMLS) and has licensed any mortgage loan originators as defined in the Idaho SAFE Mortgage Licensing Act of 2009 (Idaho Code 26-31-301). Yes_____ No_____
- (If you marked "No" to 4, 5, or 6, above please contact the Department for additional filing instructions)*

PLEASE SUBMIT A COMPLETE RENEWAL PACKAGE BY MAY 15, 2012

License renewal applications received after this date may not be able to be processed to allow timely correction of any deficiencies. Allow a minimum of fifteen (15) days for processing upon receipt by the Department of Finance. Approved license renewals will be posted daily to the Department's website at <http://finance.idaho.gov> reflecting the new license expiration date of May 31, 2013. Attempted status checks will delay the process. Renewals not postmarked and complete by May 31st will cause the license(s) to expire by operation of law.

PAPER LICENSES ARE NO LONGER ISSUED UPON COMPLETION OF THE LICENSE RENEWAL PROCESS. LICENSE STATUS MAY BE VERIFIED ON THE DEPARTMENT'S WEBSITE AT <http://finance.idaho.gov>.

EACH RENEWAL PACKAGE MUST CONTAIN THE FOLLOWING:

- A. Completed License Renewal Form Identifying EACH Location to Be Renewed
DO NOT LEAVE ANY SECTION BLANK
- B. Submit complete bank statements for the immediate preceding 12 months, showing the account(s) in the name of the licensed entity and evidencing the minimum average monthly balance of required liquid assets. *(Licenses beginning with RRL/RTL must show \$30,000. Licenses beginning with RPD must show a minimum of \$30,000 plus \$5,000 more for each Idaho location up to a maximum of \$75,000)*
- C. Completed Annual Report reflecting 2011 lending activity
- D. \$150 Renewal Fee For EACH Licensed Location

I affirm that the forgoing statements and any attachments, including bank statements, disclosures, explanations or other submitted documentation or representation, are true and correct to the best of my knowledge. I further certify, that I have read and agree to fully abide by the provisions of the Idaho Credit Code and will not engage in any prohibited practice thereunder.

I understand that any false or misleading information in this renewal application or attachment submitted as part of this renewal application may be grounds for administrative action.

Signature (person authorized to sign on behalf of Licensee)

Printed Name

Date

Title

Email

Phone

Branch License Renewal(s)

Complete the following information for all additional **existing** branch licenses to be renewed (*this only applies for branch licenses issued **before** April 1, 2012*). Attach additional page(s) if necessary.

Be sure to include all required information and appropriate license renewal fees for each location – or license renewals cannot be completed.

A list of license numbers is available on the Internet at <http://finance.idaho.gov>

License Number	Physical Street Address	Mailing Address	Branch Manager in Charge*	Phone	Fax	Email** for this location

***If different than listed on the Department's website, refer to question one (1) for information to be provided.**

**** Provision of an email address and keeping it current with the Department of Finance is the responsibility of the licensee and is mandatory to obtain and retain a license.**

License Number	DBA*** (if applicable) List each <i>registered</i> d/b/a associated with, or to be associated with, the listed license number. If the d/b/a should be reflected on ALL licenses, indicate ALL for license number. (Registered d/b/a must be filed/accepted by the Idaho Secretary of State) Attach additional page if necessary.

2011 ANNUAL REPORT

Due By May 31, 2012 (submit with annual renewal)

Consumer Purpose Lending--lending made primarily for personal, family or household use to Idaho residents.

Mortgage Lenders: Activity to be reported consists only of subordinate lien loans on a primary residence located in Idaho.

Home/Main Office

License # _____

1. TOTAL REGULATED CONSUMER LOANS MADE IN 2011

\$\$\$ Dollar Amount \$\$\$

Number of Accounts##

Secured by (do not include Short-term Title Loans in Section 6 below)

Residential Real Property

\$ _____

Other (car, boat, RV, furniture, etc)

\$ _____

Unsecured (do not include Short-term Payday Loans in Section 5 below)

Credit Card

\$ _____

Other (signature, etc)

\$ _____

2. TOTAL REGULATED CONSUMER LOANS THAT, IN 2011 RESULTED IN:

\$\$\$ Dollar Amount \$\$\$

Number of Accounts##

Repossession:

\$ _____

Foreclosure:

\$ _____

3. Total number of Regulated Consumer Loans made in 2011 that included credit insurance:

4. Is the lender directly or indirectly controlled by any bank holding company, national or state bank, savings bank or association? If yes, indicate the name of the controlling institution below:

_____ NO
_____ YES

Controlling Institution(s): _____

5. Short-term Payday Loans made in 2011: *

Total dollar amount loaned in 2011 \$ _____

Total number of payday loans made in 2011 # _____

Smallest loan made \$ _____

Largest loan made \$ _____

Current fee charged on \$100 loaned per 14-day period \$ _____

Average loan term in days _____

Number of loans refinanced in 2011 _____

Number of returned NSF checks in 2011 _____

Total number of lawsuits filed against

payday loan borrowers in 2011 _____

Total number of payday loans rescinded by next business

day per Idaho Code § 28-46-413(9) _____

* Short-term consumer loans of \$1,000 or less plus fees, secured by the borrower's personal check or the electronic equivalent.

6. Short-term Vehicle Title Loans made in 2011: **

Total dollar amount loaned in 2011 \$ _____

Total number of initial 30-day title loans made in 2011 _____

Total number of loans refinanced/renewed in 2011 _____

Smallest title loan made \$ _____

Largest title loan made \$ _____

Current finance charge on \$100 loaned per 30-day period \$ _____

Total number of vehicles repossessed in 2011 _____

Total number of vehicles sold after repossession in 2011 _____

Total number of lawsuits filed against

title loan borrowers in 2011 _____

Total number of title loans rescinded by next business

day per Idaho Code § 28-46-506(2) _____

** Consumer purpose loan of 30 days or less that is secured by a nonpurchase money security interest in titled personal property and that is scheduled to be repaid in either a single installment or in multiple installments that are not fully amortized.

Certification of an owner, officer, partner or member: I HEREBY CERTIFY that the statements contained in this report or any attachments are true and correct, and represent the loan activity of the above-named lender for the period January 1, 2011 through December 31, 2011.

Signature: _____ Phone: _____

Printed Name: _____ Fax: _____

Title: _____ Date: _____

Email: _____